

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Thad Kroon, et al.) Customer No.: 29052
Serial No.: 10/047,917) Confirmation No.: 2503
Filing Date: January 14, 2002) Art Unit: 3696
For: SYSTEM AND METHOD FOR) Examiner: Frantzy Poinvil
OVERTURNING OF RISK) Attorney Docket No.: 34250-1213
EVALUATION PERFORMED BY RISK)
MODEL TO CONTROL FINANCIAL)
RISK)

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Non-Final Office Action dated March 31, 2009, Representative for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Representative for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 8 of this paper.

Conclusion begins on page 11 of this paper.